

## EXPERIAN CREDIT REPORT

FRANCOIS FARAH JEAN DOB: [REDACTED] -1987 E: GLN  
 2914 FARRAGUT RD APT 3 RPTD: 08-15 I  
 BROOKLYN NY 11210-1536  
 RPTD: 06-18 TO 04-20 U 03X

145 W 111TH ST APT 8  
 NEW YORK NY 10026-4251  
 RPTD: 12-14 TO 07-18 U 01X

FARAH JEAN FRANCOIS, JEAN F FARAH, FARAH JEANFRANCOIS

PERMISSIBLE PURPOSE CODE: T-00  
 DEALER NAME : Victory Mitsubishi

----- PROFILE SUMMARY -----  
 CNT 0/0/0/0  
 PUBLIC RECORDS-----0 PAST DUE AMT-----\$0 INQUIRIES---3 SATIS ACCTS---6  
 INSTALL BAL-----\$9,549 SCH/EST PAY-----\$707 INQS/6 MO---1 NOW DEL/DRG---0  
 R ESTATE BAL----- R ESTATE PAY----- TRADELINE---7 WAS DEL/DRG---1  
 TOT REV BAL---\$11,292 TOT REV AVAIL-----0% PAID ACCT---1 OLD TRADE-01-16

----- SCORE SUMMARY -----  
 EXPERIAN/FAIR ISAAC AUTO LOAN MODEL 08 = +565 SCORE FACTORS: 10/14/33/13

----- TRADES -----  
 SUBSCRIBER BALDT BALANCE MOPAY PYMTLEV ACCTCOND PYMT STATUS  
 SUB# KOB TYP TRM ECOA OPEN AMT-TYP1 DEL 1 MAXIMUM PYMT HISTORY  
 ACCOUNT# LSTPD AMT-TYP2 P/DUE DEL 2 MOS REV 30/60/90/DRG  
 COMENITYCB/C21 04-20 04-20 PAID Curr ACCT  
 2510073 DC CHG REV 1 07-17 \$1,600-L B000000000000  
 04-18 \$94-H (34) 00/00/00  
 \*\* ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST \*\*

SYNCB/OLDNAVYDC 12-19 12-19 PAID Curr ACCT  
 1654080 BC CRC REV 1 03-18 \$2,900-L BCCCCCCCCCCCC  
 12-19 \$1,778-H (22) 00/00/00  
 \*\* ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST \*\*

COMENITYBANK/VICTORIA 05-20 \$200 \$35 04-20 OPEN CUR WAS 30  
 1348810 CG CHG REV 1 12-18 \$750-L 03-20 CC1CCCCCCC0CCC  
 04-20 \$250-H (18) 01/00/00

AMEX/DSNB 05-20 \$6,247 \$200 05-20 OPEN CURR ACCT  
 1917250 BC CRC REV 1 06-18 \$5,000-L CCCCCCCCCCCCCC  
 05-20 \$6,697-H (23) 00/00/00

MACYS/DSNB 05-20 \$0 \$0 05-20 OPEN CURR ACCT  
 1362830 DZ CHG REV 1 09-16 \$100-L 000000000000C  
 05-19 \$838-H (44) 00/00/00

BANK OF AMERICA 05-20 \$4,845 \$129 05-20 OPEN CURR ACCT  
 1230206 BC CRC REV 1 01-16 \$5,200-L CCCCCCCCCCCCCC  
 05-20 \$5,213-H (52) 00/00/00

TD BANK N.A. 04-20 \$9,549 \$343 04-20 OPEN CURR ACCT  
 3148750 BB UNS 036 1 02-20 \$10,000-O CCC  
 4641687467 04-20 (03) 00/00/00

----- INQUIRIES -----  
 TD BANK N.A. 01-27-20 3137880 BB  
 COMENITYBANK/VICTORIA 12-21-18 2375577 CS UNK CHG  
 MACYS/DSNB 06-27-18 1171389 DZ

----- MESSAGES -----  
 0092 REQUESTED PRODUCT OPTION NOT ALLOWED  
 0086 SIMILAR SSN ON FILE

0027 CKPT: INPUT SSN ISSUE DATE UNVERIFIED  
0335 AG08TOO MANY INQUIRIES LAST 12 MONTHS

END -- EXPERIAN

Bureau Pulled Date: 05/30/2020 08:55:46 PM

310200012202519342

TRANSUNION CREDIT REPORT

<FOR>	<SUB NAME>	<MKT SUB>	<INFILE>	<DATE>	<TIME>
(I) A	LA4892120 VICTORY MITS	17 NY	11/15	05/30/20	15:55CT

<SUBJECT>	<SSN>	<BIRTH DATE>
FRANCOIS, FARAH JEAN	XXX-XX-0154	■ 87

&lt;ALSO KNOWN AS&gt;

FARAH, JEAN, F

JEANFRANCOIS, FARAH

<CURRENT ADDRESS>	<DATE RPTD>
2914 FARRAGUT RD., #3. BROOKLYN NY. 11210	7/18

<FORMER ADDRESS>	
145 W. 111TH ST., #8. NEW YORK NY. 10026	11/15

M O D E L P R O F I L E \* \* \* A L E R T \* \* \*

\*\*\*FICO AUTO SCORE 8 SCORE +577 : 010, 014, 003, 013\*\*\* IN ADDITION TO THE  
 \*\*\*FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S CREDIT  
 \*\*\*FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE.

C R E D I T	S U M M A R Y	*	*	*	T O T A L	F I L E	H I S T O R Y		
PR=0	COL=0	NEG=0	HSTNEG=1-1	TRD=7	RVL=6	INST=1	MTG=0	OPN=5	INQ=3
		HIGH CRED	CRED LIM	BALANCE	PAST DUE	MNTHLY PAY	AVAILABLE		
REVOLVING:		\$12.9K	\$11.0K	\$11.2K	\$0	\$364	0%		
INSTALLMENT:		\$10K	\$0	\$9549	\$0	\$343	0%		
MORTGAGE:		\$0	\$0	\$0	\$0	\$0	0%		
CLOSED W/BAL:		\$0	\$0	\$0	\$0	\$0	0%		
TOTALS:		\$22.9K	\$11.0K	\$20.8K	\$0	\$707	0%		

## T R A D E S

SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12	MOP
ACCOUNT#		VERFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24	
ECOA COLLATRL/LOANTYPE	CLSD/PD	BALANCE		REMARKS		MO	30/60/90	
AMEX DSNB	B 2A5T006	6/18	\$6697	MIN200		111111111111	R01	
37748155221		5/20A	\$5000	\$0		1111111111		
I CREDIT CARD			\$6247			22	0 / 0 / 0	
DSNB MACYS	D 2A5T001	9/16	\$838			111111111111	R01	
603534004466		5/20A	\$100	\$0		111111111111		
I CHARGE ACCOUNT		5/19	\$0			43	0 / 0 / 0	
BK OF AMER	B 1597029	1/16	\$5213	MIN129		111111111111	R01	
2381		5/20A	\$5200	\$0		111111111111		
I CREDIT CARD			\$4845			48	0 / 0 / 0	
CB/VICSCRT	C 16US001	12/18	\$250	MIN35		121111111111	R01	
585637534866		5/20A	\$750	\$0		1111		
I CHARGE ACCOUNT			\$200			16	1 / 0 / 0	
CCB/CENTURY	D 1NZ8334	7/17	\$94			111111111111	R01	
578097809181		5/20A	\$1600	\$0		111111111111		
I CHARGE ACCOUNT		4/20C	\$0	CLSD BY CRDT GRANTOR	33	0 / 0 / 0		
TD BANK N.A.	B 708P039	2/20	\$10.0K	036M343	1		I01	
4641687467		4/20A		\$0				
I UNSECURED			\$9549			1	0 / 0 / 0	
SYNCB/ONDC	B 235064B	3/18	\$1778			111111111111	R01	
447995169770		2/20A	\$2900	\$0		1111111111		
I CREDIT CARD		3/19C	\$0	CLSD BY CRDT GRANTOR	22	0 / 0 / 0		

## I N Q U I R I E S

DATE SUBCODE SUBNAME TYPE AMOUNT

5/30/20 ALA4892120(CAL) VICTORY MITS

5/20/20 FCE2375239(CHI) ONEMAIN

5/14/20 UOR2040345(FLA) VERIZON

C R E D I T R E P O R T S E R V I C E D B Y :

TRANSUNION

800-888-4213

2 BALDWIN PLACE, P.O. BOX 1000 CHESTER, PA 19016

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END OF TRANSUNION REPORT

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